

Workshop Descriptions (Workshops are subject to change)

Monday, October 27, 2008

10:30 – 11:45 am

Retirement Membership Eligibility: The Basic Essentials

CalPERS benefits are an important component of the benefit package given to many employees, but CalPERS benefits also have a significant cost. It is important that all employers know not only who qualifies for CalPERS retirement membership – and when – but also who doesn't qualify for CalPERS membership. Proper enrollment in membership can also save on cost impositions due to late enrollments.

The basics of determining when an employee is eligible for membership will be covered for full-time, regular part-time, and irregular/indeterminate employees. The most common exclusions from membership will also be explained. Reference to the applicable laws as well as pertinent sections in the CalPERS Procedures Manual will be made throughout for your future reference.

In addition, brief mention will be made of supplemental areas such as optional membership (e.g., for elective officers), overtime positions, and determining eligibility for safety membership.

Who should attend: Employers who administer membership laws and procedures

My Non-Pooled Report: “Reading Between the Lines”

Ever wonder how to weed through your non-pooled report to get the information you're really looking for? Are you interested in finding out things such as:

- What is the amount of money needed to pay off my unfunded liability?
- How well funded is my plan?
- What was my plan's total asset gain and how much of it was used to lower my rate?
- How much of the change in my unfunded liability was due to things such as salary increases, early retirements, and disabilities?
- What does my plan assume “Joe's” salary increase will be next year?

Believe it or not, this information and much more can be found in your non-pooled report. The answers to these questions can help you understand where your plan is going and what may be happening to it in the near future. This session will show you where to find those answers!

Who should attend: All attendees are welcome. Past Actuarial Basics session may be helpful but is not required

Planning Your Retirement

It's never too early or too late to begin planning for your retirement! You should begin your retirement planning process by educating yourself on the retirement benefits available to you through CalPERS.

The goals of this class are to teach members within five years of retirement about:

- How retirement benefits are calculated
- How to maximize the retirement benefit calculation factors:
 - Service Credit
 - Retirement Formula
 - Final Compensation
- The retirement benefit payment options
- The retirement application process

To learn about other educational opportunities available to members and employers, attend the CalPERS Education Made Easy workshop offered on Wednesday at 10:15 am.

Who should attend: All attendees

What to Expect When You Get Audited

Be better prepared when CalPERS auditors perform a review of your agency. Become aware of the factors that led to the review and understand why your agency was selected. Utilize our reviews as a tool to evaluate your agency's compliance with the California Public Employees' Retirement Law. You'll also learn what to expect once the review has been completed.

Who should attend: Management and staff of human resources and finance/payroll divisions

my|CalPERS: Preparing for the Next Generation of Member Self-Service

(Workshop repeats Wednesday at 10:15 am)

Find out how CalPERS is harnessing the power of the Internet to make conducting business with us easier than ever for both members and employers.

Meeting Today's Needs:

- Get highlights of the changes we've made to our member self-service offerings on my|CalPERS.
- See how you and your employees can access CalPERS classes online through our CalPERS Education Center – anytime, anywhere!

Getting Ready for Tomorrow:

- Gear up for big changes in the future – our new integrated technology platform will provide my|CalPERS with more robust services for both members and employers, expanding our capabilities to be responsive to our customers. All your business with CalPERS will be quick, easy, reliable, and secure.
- Get a sneak peak at the next generation of member self-service, built to meet our customers' needs for today and tomorrow.

Who should attend: All employers, training coordinators

1:45 – 3:15 pm

my|CalPERS: The Employer Link to CalPERS

(Workshop repeats Tuesday at 8:00 am and Wednesday at 10:15 am)

As CalPERS members, most of us have experienced the personal benefits of my|CalPERS with the ability to access online information about our retirement, health, and supplemental income plan benefits. This session will introduce a new aspect of my|CalPERS – as the primary link between Employers and CalPERS.

Building on the success of my|CalPERS, we are significantly expanding this platform to include services we provide to our em-

ployers. This new technology will transform the way employers and CalPERS share information and conduct business.

CalPERS employers have already taken steps to prepare for the upcoming change to this new environment. In this session we will discuss what steps employers must take over the next year in order to be ready to take advantage of the system benefits at the time of implementation. We will also describe how CalPERS is helping its business partners prepare during this transition and answer questions on the minds of many employers, such as:

- What will it be like when this new business link becomes operational?
- How will it be better, and why?
- What new or improved capabilities will employers have?
- How will it work?
- How will I learn to use all of these new features?
- How much effort will it cost me?
- Who will answer my questions?

Who should attend: All attendees

Actuarial Basics

You cannot Prepare for Tomorrow if you do not know where you are today. Your CalPERS pension plan is a paragon of long-term planning that is both durable and dependable. But how does it all work and why is there so much terminology? Come join us as we unravel basic terminology and concepts with explanations that are simple and straightforward... OR at least understandable.

CalPERS actuaries will clarify:

- Accrued liability, unfunded liability, normal cost, super-funded, and present value of benefits
- Pooling, smoothing, and amortizing
- How the actuaries set employer contribution rates and the factors that affect the rates
- How a plan amendment affects your employer contribution rates

Our goal is to make you more comfortable with the actuarial lingo so that actuarial reports are more useful and your interaction with CalPERS actuaries is more productive.

Who should attend: All attendees

CalPERS 457 Plan: Unique and Customized Investment Funds, Enhanced Employer and Participant Services, and Simplified Payroll Solutions

(Workshop repeats Tuesday at 2:00 pm)

For over a decade now, CalPERS 457 Plan has offered employers a plan that helps their employees achieve financial security by supplementing their retirement benefit with extra income. This workshop explores how the Plan works and how new improvements make administering the Plan easier for employers.

CalPERS 457 Plan Features include:

- A full range of unique and customized investment funds
- Low administrative fees and full disclosure
- Comprehensive participant communications and education

Plan Administration for Employers and Employees is easier than ever:

- Introduction to new online services for employers and employees
- Increased access to forms and educational materials
- A web-based payroll/administration process for the transmission of contributions
- Reduced timeframe for posting contributions to employees' accounts
- A simplified process with automatic payroll transmission
- Demonstration of how the new system reduces administrative burden

Who should attend: Public agency and school decision makers and administrators

Service Credit Purchases: Preparing for Tomorrow

(Workshop repeats Wednesday at 10:15 am)

If you or your employees are interested in knowing more about service credit purchases, this is the workshop to attend. Listen in and walk away with the knowledge of your role in the service credit purchase process. Learn how additional service credit fits into the payroll reporting process and find answers to those questions often asked of you when counseling your employees about their service credit purchase options.

This workshop will also provide information about the different types of service credit available for purchase, eligibility requirements, how to determine the benefit and estimate the cost, steps to take when submitting a service credit purchase request, payment options, and other factors to consider when purchasing

service credit. Help your employees to Prepare for Tomorrow by learning about service credit purchases.

Who should attend: Managers and specialists from human resources or payroll, or anyone interested in learning about service credit purchases

Be Prepared for Disability/Industrial Disability Retirement

Do you want to know how you can prepare for and assist in the CalPERS disability retirement process? Do you know your role as the employer? This informational session will answer many of those questions and more. Here is your opportunity to gain valuable insight into the disability retirement process. Find out the challenges that CalPERS faces and some improvements we have made to our process. We will also share information on technology that will allow you other opportunities to interact with CalPERS.

Who should attend: Risk managers, human resource managers, city managers, return to work coordinators, health/safety officers, personnel specialists

3:30 – 5:00 pm

CalPERS Health for Today and Tomorrow

(Workshop repeats Tuesday at 2:00 pm)

For more than 40 years, public agency employers have partnered with CalPERS to provide affordable and valuable health benefits to public agency employees, retirees, and their families. This workshop will provide an overview of the CalPERS Health Program – who we are, what we do, and what we have to offer you as a public agency. We will provide the history of our program, including how our rate increases have compared nationally. We will also give you an overview of contracting options for public agencies and school districts, eligibility, open enrollment, our 2009 health plan rates, benefit designs, and health plans.

Come and discover the unique advantages of participating in the CalPERS Health Program. You will leave this workshop understanding the value of the CalPERS Health Program and how we can meet your health care needs for today and tomorrow.

Who should attend: Public agency and school employers who do not currently contract with CalPERS for health benefits; public

agency, State, and school employers who would like a refresher course on the CalPERS Health Program

Reportable Compensation for Schools

As a school employer, you have situations and positions that are unlike those of public agencies, so this workshop is tailored just for you. If you are new to payroll reporting or would just like a refresher as to what is and is not reportable, this session is where you'll want to be. We will answer your questions about coaching stipends, vacation cash-outs, and more. This workshop will help you take steps in the right direction to ensure that the compensation you are reporting on behalf of your employees will be included in their calculation of retirement benefits.

Who should attend: School employer payroll & personnel staff

The Basics of Payroll Reporting for Public Agencies

Have you found yourself wanting to learn more about payroll reporting for public agencies? If you are new to payroll, or even if you have been working in a payroll capacity for some time, this workshop will give you a better overall understanding of basic payroll reporting for public agencies. This workshop begins with an open discussion where you can ask all your payroll reporting questions, followed by a presentation on payroll reporting basics for public agencies and answers to your questions. The objective of this workshop is to provide a broad overview of various processes involved in payroll reporting, such as the elements in payroll entry, the Electronic Fund Transfer versus payment by check, applicable rules, regulations, and more.

Who should attend: Any public agency employer interested in payroll reporting

2008 CalPERS Legislative Review

(Workshop repeats Tuesday at 9:45 am)

Our Governmental Affairs representatives will review and discuss both vetoed and enacted legislation during the legislative session and the impact to CalPERS stakeholders. CalPERS federal representative will discuss pending federal legislative issues, such as Social Security, health care and pension reform, prescription drug proposals, and investment-related measures that affect CalPERS employers and plan participants.

Who should attend: All CalPERS members and member representatives

Pre-Funding OPEB Through the California Employers' Retiree Benefit Trust

(Workshop repeats Tuesday at 9:45 am)

What do decision makers need to know about the reporting requirements of GASB 45 and the implications of the decision to pre-fund? This workshop will help you find the answers to these questions and others related to other post-employment benefits (OPEB), and the California Employers' Retiree Benefit Trust (CERBT). Learn how the CERBT will help your agency contend with GASB 45 and OPEB.

This session will emphasize questions and answers. Bring your questions about the CERBT and OPEB. We'll also describe the CERBT and how it works. These sessions will be your best opportunity to hear the answers to questions raised by other employers, and to ask your own questions about the OPEB issues facing your agency.

Learn the benefits of pre-funding:

- Lower annual required contribution
- Pay OPEB costs from investment return
- Support bond rating
- Improve financial security

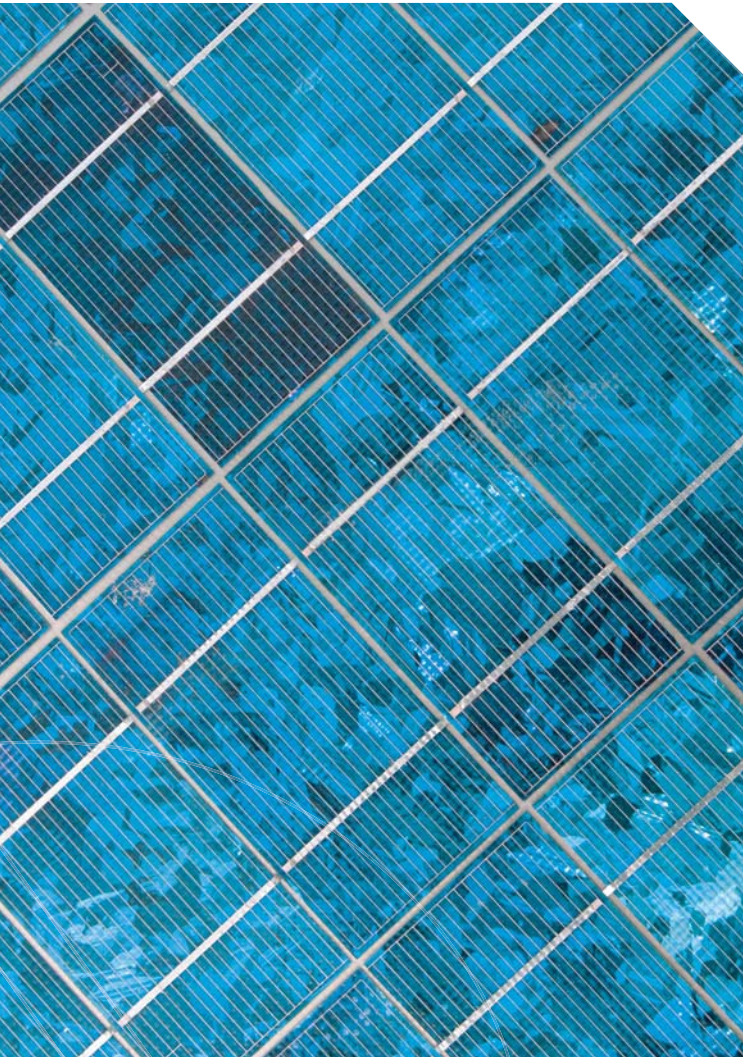
Learn the benefits of investing with CalPERS:

- High expected long-term investment return
- Low administrative fee
- Simple, effective solution
- Dedicated employer service specialists
- Over 75 years of experience

Who should attend: Public agency and school policy makers, e.g., city managers, school superintendents, finance directors, human resource directors

5:30 – 7:30 pm

Board of Administration Welcome Reception



Tuesday, October 28, 2008

8:00 - 9:30 am

**CalPERS 101:
More Than Just a Retirement System**

The best way to Prepare for Tomorrow is to understand what CalPERS offers today. We take you on a journey through CalPERS history, beginning with the earliest organizational structure and ending with CalPERS today – our Board of Administration, benefits, and programs. We conclude the session with a review of available educational resources, such as the Employer eBulletin, **Employer News**, and the Employer Contact Center.

In this session, we'll cover the following benefits, programs, and resources:

- Defined benefit plan and funding sources
- Member Home Loan
- Supplemental Income Plans
- Long-Term Care
- Health Benefits
- California Employer's Retiree Benefit Trust Fund
- ACES – Automated Communications Exchange System
- Employer and member education opportunities
- Employer resources

Who should attend: All new employer representatives

**Top Payroll and Compensation Issues
for Public Agencies**

Come to this workshop and find out about the most common payroll reporting and reportable compensation issues for public agency employers. CalPERS payroll and compensation experts will be together in one workshop to clarify issues where interdependencies between how you report affect final compensation for your public agency employees. This session will cover public agency issues such as retroactive salary adjustments, pay rate versus special compensation, and much more.

Who should attend: Any public agency employer interested in payroll and compensation issues

**CalPERS Custom Target Retirement Date &
Risk-Based Funds for Employee Retirement Savings**

CalPERS has recently created custom CalPERS investment funds for employee retirement security. Come and find out about these unique and customized target retirement date and risk-based funds, based upon public sector employee demographics. CalPERS investment professionals along with Callan Associates will discuss



We support green building initiatives and continue to explore real estate investments that meet Leadership in Energy & Environmental Design requirements.

trends in deferred compensation, explain why the CalPERS funds are unique, and address why they are appropriate for your employees' retirement savings.

Who should attend: Employers with deferred compensation plans who are interested in learning more about these new funds for their employees' retirement savings

The CalPERS Actuarial Landscape

Risk pools and rate smoothing shouldn't be foreign concepts for public agencies. Join us in this session to find out how pooling and smoothing have been working and learn more about the recent decision by the CalPERS Board of Administration not to alter rate smoothing. You can also gain knowledge about how our upcoming experience study and investment returns might affect employer rates going forward.

Who should attend: All attendees

my|CalPERS: The Employer Link to CalPERS

(Workshop repeats Wednesday at 10:15 - See description on page 5)

9:45 - 11:15 am

Health Benefit Officers Wellness Seminar

Wellness programs are a key driver in improving employee health, decreasing absenteeism, and saving money. Learn about current industry trends and the future direction of health and wellness programs from our health plan partners and CalPERS representatives. We invite you to discover how to leverage and develop health and wellness programs within your organization. Find out how to create a well-designed wellness program that can increase productivity, boost morale, and reduce stress in your workplace.

Who should attend: Prospective and current Health Benefit Officers/Workplace Wellness Managers

Retirement Membership Eligibility: Questions and Issues

In the past, membership eligibility in CalPERS was considered an easy subject, which required little specialized knowledge. However, in recent years CalPERS has encountered new situations regarding including or excluding workers from CalPERS membership. Such situations have been the subject of an increasing number of court cases, administrative hearings, and other disputes. This workshop

focuses on the principles underlying CalPERS position on a number of sensitive areas such as:

- Independent contractors
- The Common Law test of control
- Implications of the Cargill v. Metropolitan Water District case
- Other cases, precedential decisions, etc.
- Contract exclusions
- Using payroll service providers vis-à-vis private staffing firms
- Statutory employees

By the end of this session, you will understand the legal and factual basis for CalPERS positions.

Who should attend: Staff who are experienced with administering membership laws and procedures or have complex membership questions

My Actuarial Report: Pooled

Ever wonder how to weed through your pooled report to get to the information you're looking for? Are you interested in finding out things such as:

- Why being in a risk pool keeps my rate more stable
- How market returns affect my rate
- How demographics shift affects my rate
- How and why the fund rates change with salary growth
- What is the amount of money needed to pay off my side fund
- What proportion of my pool mates have class 1 benefits
- What agencies are in my pool

Believe it or not, this information and much more can be found in your pooled report. The answers to these questions can help you understand where your plan is going and what may be happening to it in the near future. This session will show you where to find those answers!

Who should attend: All Attendees are welcome—past participation in an Actuarial Basics session may be helpful but is not required

Pre-Funding OPEB Through the California Employers' Retiree Benefit Trust

(Repeated - See description on page 7)

2008 CalPERS Legislative Review

(Repeated - See description on page 7)

2:00 - 3:15 pm

Retirement 101: Preparing Your Employees for Tomorrow

This “crash course” workshop covers your role in the retirement process and the impact that you have on your employees’ benefits. Join us to learn the fundamentals of several areas affecting your employees’ retirement benefits, including:

- Contracts – optional benefits and the amendment process
- Membership Qualifications – included and excluded positions, Alternate Retirement Plan (ARP), and Schools Right of Election
- Payroll Reporting – codes, reporting correctly, deadlines, penalties, and extensions
- Special Compensation – basic criteria for reporting special compensation
- Service Credit – purchase options and your role in certification
- Service Retirement – the process and your responsibilities on the application
- Working After Retirement – general rules for hiring a retiree

Who should attend: All employer representatives

Reportable Compensation for Public Agencies

Reportable compensation is limited by statutes and regulations. This workshop will help you to understand what compensation is reportable and what criteria to apply to determine reportable compensation. This information will help you with employee/employer negotiations so you can be sure that the benefits you are providing to your employees are reportable to CalPERS. Plus, you will get answers to questions regarding severance packages, bonuses, pay rates, and much more.

Who should attend: Public agency payroll and personnel staff

The Basics of Payroll Reporting for Schools

Have you found yourself wanting to learn more about payroll reporting for schools? If you are new to payroll, or even if you have been working in a payroll capacity for some time, this workshop will give you a better overall understanding of basic payroll reporting for school employers. This workshop begins with an open discussion where you can ask your school payroll questions, followed by a presentation on the basics of payroll reporting for schools and answers to your questions. The objective of this workshop is to provide a broad overview of various processes involved in payroll reporting such as the elements of payroll entry, the Electronic Fund Transfer versus payment by check, applicable rules, regulations, and more.

Who should attend: School employers interested in payroll reporting

CalPERS Health for Today and Tomorrow

(Repeated – See description on page 6)

CalPERS 457 Plan: Unique and Customized Investment Funds, Enhanced Employer and Participant Services, and Simplified Payroll Solutions

(Repeated – See description on page 6)

3:30 - 5:00 pm

How We Invest the Public Employees’ Retirement Fund

CalPERS currently has over \$230 billion in assets. How are your CalPERS funds invested? In this session, CalPERS Chief Investment Officer will provide an overview of our investments and returns, and explain how we consider the impact to your employer rates when developing our investment strategies. Find out what’s new in the Investment Program, as well as future investment strategies – with a focus on environmental programs. In addition, the workshop will include a discussion of CalPERS investments in California, which provide value to the California economy as well as to our portfolio.

Our expert Investment Panel will discuss some of our innovative investment strategies, such as:

- Real Estate - Our goal is to reduce energy consumption by 20% in our real estate core portfolio over a five-year period
- Alternative Investment Management - We have invested millions in companies that provide products and services that are more efficient and less polluting than existing technologies
- California Investments – CalPERS California Initiative seeds private companies in traditional underserved markets across our Golden State
- Corporate Governance – Learn about our Environmental Strategic Plan that improves transparency and timely disclosure of environmental data so investors can make more informed investment decisions
- Global Equities – CalPERS has invested over \$500 million with managers that invest in environmentally friendly public companies

Who should attend: Finance directors, city managers, labor representatives, and anyone interested in learning more about CalPERS investments

Top Payroll and Compensation Issues for Schools

Come to this workshop and find out about the most common payroll reporting and reportable compensation issues for school

employers. CalPERS payroll and compensation experts will be together in one workshop to clarify issues where interdependencies between how you report affect final compensation for your school employees. This session will cover school issues such as retroactive salary adjustments, pay rate versus special compensation, and much more.

Who should attend: Any school employer interested in payroll and compensation issues

Social Security & Medicare Coverage

Your Social Security benefits are the foundation on which you can build a secure retirement. The three major elements of your retirement portfolio are:

- Benefits from pensions
- Savings and investments
- Social Security benefits

Most financial advisors say you'll need about 70 percent of your pre-retirement earnings to comfortably maintain your pre-retirement standard of living. If you have average earnings, your Social Security retirement benefits will replace only about 40 percent. Join us in this session to learn more about popular topics such as Windfall Elimination and Government Pension Offset. You will also learn where to find the most up-to-date information on Social Security and Medicare taxes. You'll learn how your employees can estimate their Social Security benefits and decide when to retire.

Who should attend: Any employer covered or not covered by Social Security

Actuarial Mythbusters

Fact or Fiction?

- Most California Highway Patrol Officers retire at age 50 with 90% of pay?
- When the baby boomers have retired, there will be so many retirement disbursements that CalPERS won't be able to keep up.
- Taxpayers are footing the cost of State employees' pensions.

Join us for this fun and investigative session as we explore whether the statements above and many others are FACT or FICTION.

Who should attend: All attendees

Health Benefit Officers Wellness Seminar

(Repeated – Please see description on page 9)



CalPERS continues to evaluate its recycling and waste diversion programs in order to collect more recyclables and further reduce the waste that impacts our global environment.



Wednesday, October 29, 2008

10:15 - 11:45 am

CalPERS Education Made Easy

Accessing CalPERS education is easier than ever with the CalPERS Education Center (CEC). The classes and tools available through CEC help members stay informed about their CalPERS benefits, and provide employers with helpful information about doing business with CalPERS.

Attend this workshop to learn:

- About employer and member classes, available online and in person
- Where to go for additional information and assistance
- How employers enroll in and access online classes
- How your employees enroll in member classes
- Accessing member education online
- How to schedule a retirement counseling appointment online
- How to prepare your employees to visit a regional office

Join us to learn how you and your employees can take advantage of the CEC today!

Who should attend: All employer representatives

my|CalPERS: The Employer Link to CalPERS

(Repeated – Please see description on page 5)

my|CalPERS: Preparing for the Next Generation of Member Self-Service

(Repeated – Please see description on page 5)

Service Credit Purchases: Preparing for Tomorrow

(Repeated – Please see description on page 6)

Social Security & Medicare Coverage

(Repeated – Please see description on page 11)